

**NORTHFIELD TOWNSHIP
HEALTH INSURANCE COSTS
2008 - 2011**

Dept	2006		2007		2008		2009		2010		2011	
	1/1/2006 thru 6/30/2006	7/1/2006 thru 12/31/2006	1/1/2007 thru 6/30/2007	7/1/2007 thru 12/31/2007	1/1/2008 thru 6/30/2008	7/1/2008 thru 12/31/2008	1/1/2009 thru 6/30/2009	7/1/2009 thru 12/31/2009	1/1/2010 thru 6/30/2010	7/1/2010 thru 12/31/2010	1/1/2011 thru 6/30/2011	7/1/2011 thru 12/31/2011
GENERAL FUND												
- Supervisor	0.00	0.00	6,443.05	7,827.66	8,336.22	8,146.22	2,621.19	2,653.26	2,697.56	2,732.56	2,960.48	2,960.48
- Clerk	0.00	0.00	0.00	0.00	0.00	1,500.00	0.00	1,500.00	0.00	1,500.00	0.00	1,500.00
- Treasurer	14,017.69	7,795.10	8,003.59	7,827.66	7,410.01	3,580.06	3,348.05	5,306.52	5,395.12	5,465.12	5,920.96	5,920.96
Deductible Cost									114.48			
- Assessing	0.00	0.00	0.00	0.00	0.00	8,276.22	2,613.81	2,653.26	2,697.56	2,732.56	2,960.48	2,960.48
Deductible Cost									405.80	362.59		
- Hall & Grounds	5,217.63	2,997.25	3,549.87	3,475.56	3,705.06	3,610.06	3,348.05	0.00	306.62	0.00	0.00	0.00
Deductible Cost								267.54	1,870.51	345.46		
- Senior Center	11,522.34	6,616.30	8,003.59	7,827.66	8,336.22	8,146.22	7,721.10	5,977.44	6,514.24	6,584.24	7,133.14	7,133.14
Deductible Cost							163.01	649.65	2,282.56	654.06		
POLICE FUND	52,846.50	45,130.78	74,659.45	72,334.30	93,291.24	90,059.65	105,783.43	99,098.50	82,266.91	65,658.27	64,851.90	64,851.90
Deductible Cost									400.48	2,303.39		
FIRE/MEDICAL RESCUE FUND	14,157.14	9,613.55	9,607.99	7,827.66	15,005.38	17,909.96	10,791.09	7,154.82	7,813.02	7,918.02	8,881.38	8,881.38
Deductible Cost									181.19	2,500.00		
BUILDING DEPARTMENT FUND	15,132.59	10,792.35	11,593.46	3,415.56	3,705.06	3,610.06	3,348.05	0.00	0.00	0.00	0.00	0.00
WWTP FUND	36,780.54	30,650.45	32,712.58	31,884.78	37,492.02	35,936.06	32,324.03	26,737.04	28,453.34	29,570.86	32,202.20	32,202.20
Deductible Cost								2,754.61	1,130.05	1,275.54		
Total	<u>149,674.43</u>	<u>113,595.78</u>	<u>154,573.58</u>	<u>142,420.84</u>	<u>177,281.21</u>	<u>180,774.51</u>	<u>172,061.81</u>	<u>154,752.64</u>	<u>142,529.44</u>	<u>129,602.67</u>	<u>124,910.54</u>	<u>126,410.54</u>
					Add'l Premiums w/ Old rates		<u>12,942.78</u>	<u>26,074.42</u>	<u>44,502.63</u>	<u>60,720.96</u>		
Total 2006		<u>263,270.21</u>										
Total 2007		<u>N/A</u>		<u>296,994.42</u>								
Total 2008				<u>12.81%</u>			<u>358,055.72</u>					
Total 2009							<u>20.56%</u>	<u>326,814.45</u>				
Total 2010								<u>-8.73%</u>		<u>272,132.11</u>		
Total 2011										<u>-16.73%</u>		<u>251,321.08</u>
								Deductibles Paid	<u>3,834.81</u>			<u>-7.65%</u>

For every tax dollar collected by the township (15 cents out of your tax dollar) 1.2 of those cents goes toward health insurance coverage for township employees

Deductibles Paid	<u>13,826.11</u>
Premiums Saved By Going to High Deductible	144,240.79
Overall Savings By Going to High Deductible	<u>126,579.87</u>